

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:) Attorney Docket No. **52493.000251**
)
Geoffrey STIFF, et al.) Group Art Unit: **3684**
)
Appln. No.: 10/083,250) Confirmation No. **2570**
)
Filed: February 27, 2002) Examiner Jamie SWARTZ
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For: **SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In response to the pending Office Action dated September 30, 2010, Applicant respectfully requests reconsideration of the above-identified patent application in view of the following amendments and remarks.

Amendments to the Claims begin on page 2.

Remarks begin on page 9.